



## Disposable Financial Tools

### CROSS-REFERENCE TO RELATED APPLICATIONS

#### U.S. PATENT DOCUMENTS

U.S. PATENT. NO. 4,594,663 JUNE 10, 1986. NAGATA, et al.

### STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

This invention is not associated with any federally sponsored research or development.

### BACK GROUND OF THE INVENTION:

#### FIELD OF THE INVENTION

Present invention relates to disposable financial tools (DFT), particularly those tools that are used to access cash and credit account. More particularly, the invention relates to ~~Disposable Financial Tools (DFT)~~ a method and system for carrying out cash and credit transaction, without revealing the account number to the merchant or payee during a purchase or charge back transaction. Specifically to improved security for the account while carrying out transaction in person and on the Internet, creating an improved fraudulent prevention system, with out publish the account number on checks and credit cards that can be viewed.

#### DESCRIPTION OF THE RELATED ART

Many Present financial tools ~~for example, a single~~ like credit card, can be used multiple times, and the account number is expose to every merchant where the card has been used to carry out transaction. and A single check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, because they reveal the account number, expiration date, name and address of the account holder to the merchants and or employees, who could reused the publish account number on the checks and credit cards. A credit card user having a subscribing account with a merchant, who wants to unsubscribe from the account and someone who is using an automatic or recurring billing method with an e.merchant, runs into problems when his credit card account is change. The merchant sometimes present the old account number and expiration date multiple times to the credit card company who then turnaround and bill the user new account number, even if the user hasn't received the new card with the new account and without the new card been activated unknowing to the account holder. They only ensure access to the account so long as the routing number (ABA) number, account number, branch number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required on a check or credit card transaction when making an Internet purchase or for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With

fraudulent check and credit card transaction, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit ~~for the~~ transaction to be approved. The safety of present financial tools like checks and credit cards are left for the account holder and payee or merchant to determine if the check/credit card is own by the payer. The account number of a check is published on the check, and a credit card carry's the account number publish on the card with the expiration date. ~~and~~ Sometimes invoice or receipt carries the credit card number with the expiration date when a purchase is made, making them vulnerable for fraud and counterfeit. Merchants have the power to enter any amount when making ~~a payment or purchase, without the account holder being present (offline)~~ offline transaction. E.commerce has made credit card and checks very vulnerable, increasing identity theft since becoming mainstream.

There is a need to create a more secure method and system to prevent credit card and check fraud that leads to identity theft. Using an effective system and method would prevent merchants and or payee from seeing or having access to the payer account number on a check and credit card and the expiration date on the card, when making a purchase or during a charge back transaction.

#### BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide a method and system for implementing Disposable Financial Tools (DFT), with cash and credit accounts that would eliminate fraud associated with identifying the prior art to and enhanced performance of fraud protection. The invention also comprised of a method with that has a single unique working life exit (drone) numbers and access to a fix/limited and or unlimited amount of cash or credit in an account. When used to make a purchase, it cannot be reused ~~for another purchase and~~ or redeposit unless the working life is extended by the issuer or processing network (DFT), because the Drone/exit number it carry's drop off and die by been place in an inactive mode. Another A method of the invention implementing such a system includes providing at less an additional two sets of numbers, a central number (public-key/ queen number) and a secondary number (~~one~~ Drone/exit number) when using multiple account issuers. The drone and queen number together forms a bundled number. Drone and bundled numbers are place on check style formatted card, and work together or with an ID number for identifying a portable remote electronic financial apparatus with or housing the Drone/exit, check and or bundled numbers. The portable remote electronic apparatus also house an electronic book (electronic check book apparatus/remote electronic check book) with electronic check and a electronic web card. When the queen (Q) number and ~~one~~ Drone (D) numbers (bundled number) integrate or come together to carry out a transaction on the IEI (DFT) network, by been exactly in accordance or matching the two sets of numbers (bundled number) or the drone number with those on the private (DFT) network or instant enhance Internet network (IEI network), if approved when process on the private (IEI/DFT network): the customer checking or credit card account number provided for billing and transaction amount or drone number, transaction amount it and account number would merge into the banking system, then move on to a the merchant

guarantee processor for a second approval or processing approved. The ~~jone~~ used drone (exit number) is automatically altered and lock on the private (DFT) network in an inactive mode blocking it from reentering the Iei/DFT network and or banking system network after gaining access, process and approved on the private/iei network, in order to prevent a DFT with the same exit (~~Jone~~ Drone number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off and or die (in active mode) as a built in safety, whenever the exit (~~jone~~ drone) numbers are in accordance/same with or marching the routing (ABA) number, account number, or PYN (payment number) and other secondary numbers (ATV, Sleet number) that are on the Iei network and or in the banking system. DFT does not carry an account number unlike checks and credit card. It carry's a ~~public-key~~ central number (Queen/Q number), ~~Not all~~ because the DFT Drone/Exite number is unique specific in its transaction, its the has-a single working life has the capability of architecture for specific usage when making a purchase and or used in the form of a ticket/pass. Financial tools that reduced fraud and financial terrorism or identity theft. Financial tools for making purchases, without the an account holder worrying about someone stealing his accounts number or assuming his identity. Disposable financial tools method and system is effected by customer and merchant establishing an account with the issuer of disposable financial tools. Transaction is carried out manually by entering user name, address and drone or bundled number from a check style formatted card or a remote electronic financial apparatus. Automatic transaction is carried out by scanned or swipe user card and using a remote electronic financial apparatus/ portable remote electronic financial apparatus. The apparatus is turned on and point towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway reads automatically displaying a light or word ready/set. User/customer would press pay/send button, to submit the encrypted drone or bundled number and apparatus ID number onto the payment gateway reader. Who then send it onto the private/ DFT network database for approval, if approved, the private/ DFT network send the user drone or bundled number with his checking or credit card account and the transaction amount or other financial account number to the merchant bank (banking system), without revealing the account number to the merchant or payee during a purchase or charge back transaction. DFT is charge back by entering the drone or bundled number with the option of the approved number. The check style formatted card or financial card and the remote electronic financial apparatus has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag(s) in paper, plastic and or electronic form. The DFT card(s) is/are not limited to a single drone or bundled number on the/a card(s). DFT system comprised of a computer network having payment gateway entry points, that allows a user to access the system with Drone (exit number), and or bundled number that is in active mode on the system, without logging to the user account; database for depositing and or holding user drone and bundled numbers, establish financial number, encrypted software, system operating software and software associated with a user portable remote electronic financial apparatus.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

# BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a sleek check with the holder and Issuer name. ATV #, space for placing Ads. and Sleek check stub.

1

3

the routing (ABA) number, branch number, with PYN/USFIN optional, ATV, and Sleek/check number.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a Sleek –G (sleek card gift card), with a space for the reception/accountholder to write his reception name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an IEIcard with its Queen and Drone number.

Figure: 110 is an illustrated diagram showing how the IEIcard looses its ~~Jones~~ Drone (exit) number. Figure:

111 is a diagram showing a web template/payment gateway with a \$50 purchase.

Figure: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers.

Figure: 113 Shows a web template after submit or pay is click on a payment page (gateway).

Figure: 114 Illustrates a payment and none payment gateway with a bundled number.

Figure: 115 Shows an illustrated diagram of a double processing system for drone and bundled number.

Figure: 116 Shows a simple remote financial apparatus.

Figure: 117 Shows an Iei multipurpose portable remote electronic financial apparatus.

Figure: 118 Figure: Shows an apparatus payment gateway for drone numbers.

Figure: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers.

# DETAIL DESCRIPTION OF THE PREFERRED EMBODIMENT:

Now referring more particularly to the drawings, indicating the parts and structural features in the various diagrams. Provide full description to any person skilled in the art to make and used the invention, and sets forth the best models contemplated by the inventor to carry out the invention.

~~a method and system for implementing Disposable Financial Tools (DFT) comprised of using a method with access limited to a single a central number and or secondary number, a payment processing system including payment gateway, and or payment register, a check style formatted card system and method, check style formatted can also be in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date book and or other devices: secondary numbers have having unique working-life in cash, check, saving or credit account and or other financial account: when used to make a transaction, they cannot be reused or redeposit. But Not all DFT have a single unique working-life when making a purchase; the secondary (exit, sleek/check) numbers are automatically altered or lock and exile from future active duties on the lei network and or banking system network, after gaining access, process and approved, in order to prevent a DFT with the same number from gaining access to the network(s) again. The secondary numbers drop off and die as a built in safety, whenever the exit/check numbers on the lei/banking network are marching the routing number (ABA), and or number PYN/USFIN, secondary numbers, ATV and sleek number that are on lei network and or in the banking system as a controlled function or system. The exit/secondary number has a unique one time access per transaction. DFT does not carry its account number on it, unlike conventional checks and credit cards.~~

Fig: 101 show a front view of a sleek check with the user check stub and activated number. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.

Fig: 102 shows a back view of a sleek check that illustrates the diagram of the present invention. The routing (ABA) number, secondary number and or PYN, sleek number and the ATV number are hidden under most of the DFT magnetic strip. ~~But carries a unique number called a sleek number.~~ DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. ~~DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.~~ DFT can be activated. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or Activated number (ATV # 413 614 3920). PYN: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or DFT.

Sleek Check (midget check): Is a none-deposited disposable electronic check (NDDC) or advance check (Avycheck). It is a check and credit card look-alike. ~~Figure: 101 show a front view of a sleek check. Figure 102: shows a back view of a sleek check.~~ The Check is used for making purchase or payment in person or on the web with merchants. And can also be architecture to pay an individual. Sleek Check carries a unique

or special number called a sleek number. The number does not followed in the numerical order unlike conventional check numbers e.g. 1102,1103, 1104 or numerical order. But can be optional if using conventional check numbers. See At the bottom of figure: 102. The ATV number and Sleek number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check. To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off ~~and give it~~ to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer.

Fig: 103 ~~A receipt will be printed~~ receipt with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check with ~~Both the merchant and payer will keep~~ a copy of the receipt. ~~See figure: 102 and 103~~ The payer will write the ~~check~~ sleek number from the receipt unto his sleek check and check book.

Fig: 104 a front view of a Sleek card, where third party logo and other drawing will be place by the Issuer.

Fig: 105 is a back view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional). Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date ~~can be optional~~ as is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. ~~But~~ The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. As seen in figure: 104 and 105 for a front and back view of a regular (Sleek -P).

Fig: 106 is an illustrated front view of a Sleek -G for placing Companies and or third party Ads and other drawings.

Fig: 107 is an illustrated diagram showing a ~~front~~ back view of a Sleek -G (sleek card gift card), with a space for ~~the~~ reception/accontholder to write his name or reception name as the payer and sign as the authorized signature on the card. ~~Figure: 106 and 107 show a front and back view of a Sleek Card gift card~~

(Sleek-G). Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to from the accountholder account, e.g. \$50 in the box next to do not excide or pay exactly. ~~See figure: 107.~~ The accountholder has to activate the dollar amount (\$50) with the sleek card gift card number, using a phone ATM and or the internet Sleek card Gift cards is pre issued by the account issuer to the account holder; who then issue or reissue the card to a reception or third party. The account issuer (DFT) would pre issue each financial account with at least one gift card to the accountholder. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G ~~may have up to 5 usages~~ maximum on a single card is used until the value is used up without any penalty added for none usage and comes with a pre value amount set by the account issuer and in blank form or without a dollar value amount added to the card. Whenever a Sleek-G is used, the cashier/merchant will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press or touch enter, sending the banking information to be process. Then enter the total amount of the purchase and press enter.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved. The cardholder ~~to~~ would sign the printed copy and or both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can ~~check see the available balance automatically amount the card have access to by subtracting the amount the card had has written on it or access to, from the amount written on the card, and how many times the card has been used, by scanning the information under the magnetic strip, then pressing enter twice to send it to be process.~~ The receipt also has the payee/merchant license or registration number.

Fig: 109 is a diagram showing an IEIcard with its Queen and Drone number. ~~The Queen number is made up of the Routing number and PYN. The Drone number is an Serial or an ATV exit as a bundled number with its first 3 digits/Q number representing the Bank (issuer), and a drone number, the said iei card is not limited to carry a single drone or bundled number. The card also carry payer name, space for licensee number and a used/void box to be check or mark after the card has been used.~~ IEIcard: Is an Internet payment card (IPCard) ~~See figure: 109.~~ It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the holder is automatically billed three times, for the same amount. An IEIcard use a Queen and or Drone number. Regular IEICards ~~in check/card style format~~ are in check style format card and are used for general purchases on the web and in person, when using an electronic apparatus The IEI/DFT card is also used for purchasing or refilling ticket, cards and or pass, by adding monetary value to a taeit ticket, metro card,

Governemant pass, card or other pass/ticket that already been used; by entering the ticket number(s) and expiration date VIA the Web. The IEIcard is charge back by entering the bundled or Drone/check number with the amount and or approved number as an option.

Fig: 110 is an illustrated diagram showing how the IEIcard looses its Jones Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Fig: 111 is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for processing. How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit.

~~If the transaction is approved a receipt will be printed for see figure 111:~~

Fig: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers purchaser can check or view the license or registration number of a seller or merchant, to see if he is licensed or register with Disposable Financial Tools (DFT) Network, before making any purchase and or other form identifying the merchant or seller on lei/other payment gateway, phone number and address of the licensee; and or check the authenticity of the license and or ID number of the merchant on the Internet. A merchant has the capability to choose the license and or other form to identify them on IEI payment gateway or network, using numbers or combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them. When using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEIcard web template or payment gateway after entering the Q and or D/E number.

Fig: 113 Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, and capturing and then sending his /user Queen (Q) number unto such-page the payment gateway automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the rest of the prompt(s) that accoord thereafter. As seen in Fig: 112. user/he will enter the, Queen number, and or Jones number and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. As seen figure: 112 and 113. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account



unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer.

Fig: 114 Illustrates an IeI/DFT payment and none payment (ticket) gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or portable electronic financial apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: 113. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 114 as part of the (bundle number), with the exit number 517 7855; in-figure: 114, when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, would stimulate the issuing bank or lender routing number on IEI network causing it to integrate with the account number and user name in the data base, and user name # that has been ending entered with e.g # 517 7855 (exit number). If approved the user name, financial account number used to establish or open the DFT account and transaction amount would then merge onto into the banking system/network. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may or may not allowed a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Fig: 115 shows an illustrated diagram of what take place with Disposable Financial Tool doubled processing system. Number 1 show users/customers making a purchase at an ecommerce site, number 2 is an E. commerce site that link to an IeI/DFT payment gateway, 3 is the IeI/DFT payment gateway where the user/customer enters his drone or bundled number, 4 is DFT/IeI (private) data processing unit or data base which that process every drone and bundled numbers entered on the DFT/IEI network checking for authenticity, if the entered drone or bundled number is ok or approved by the DFT/IEI network. The DFT/IEI network would automatically send the customer establish financial account number or financial account number that establish the DFT account to the issuer merchant bank with the amount of the transaction for processing and billing into the banking system or integrate the financial number with the drone/exit number and transaction amount and send it along to number 5 which is the merchant bank, who then send it into the onto number 6, which is the card Interchange or check processor who would send it along to number 6, which is the card/check issuer or bank. If the establish financial account is correct and

there is enough cash or credit in the user account the user would get an approval. If some of the information is incorrect, user gets a denial. Both denial and approval notice would travel back through the processing network chain starting from the card/check issuer up to the merchant bank to the end user entry point. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number of the transaction as an option.

~~IEI card issued as an independent or unique standalone system, when end user submit a Drone/check number, bundled number and amount, they integrate with the apparatus number, and or account number and issuer routing number that is hidden in the background that is unseen or unnoticed to the merchant and end user on IEI network, they would then merge into the banking system. See figure 115 payment gateway. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and approved number as an option. Disposable financial tools (DFT), has the capability to be added to/on conventional checking system/check. By placing Bundled and or Drone number on conventional check. But the Bundled and or Drone number will be entered manually on Iei payment gateway and or other gateway, from paper/conventional check, to carry out internet transaction without using the account issuer/bank web site as a payment gateway and or an entry point to a payment gateway.~~

~~Telemarketing purchase: the cardholder will give his name and address, queen number and or Jones number and ATV number to the merchant. After the transaction is completed the payer will write the payee name and license number on the used card. The Telemarketer will receive payment by entering the Queen number and or Drone number, and ATV number through a web portal. The Queen number is made up of the Routing number (ABA) and PYN. The Drone number is a Serial or an ATV and card number (secondary number). Disposable financial tools (DFT) are distributed in a check style formatted card system, in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date book. The menu button is press/touch to access the hibernated personal organizer. See~~

Fig: 116 is a simple portable remote electronic financial apparatus carrying embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; when using use as a digital portable electronic apparatus (electric Web card) and the device is turned on, depending on the type/version: end user would choose the payment method by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the Iei payment gateway on the Web with an amount or without an amount or would press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway during in checkout, when making purchase in person; when using in none financial related activity would touch or press send/pay to send the Drone (check/card) number and or related account number to the Iei payment gateway and or other none financial related gateway as shown in figure: 114.

Fig. 117 Shows an lei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has ~~a two~~ at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user will has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or touching/pressing save or (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. Or The check number can be automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: #116 & #117 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery affixed to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when used using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names as or e.g.; math, English, Science and additional or other subjects related to school studies; and the subjects name become awake and display a page of the said subject

chosen when access, then display its hibernated personal organizer/date-book (P/O, P/D) to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Fig: 118 Figure: Shows a diagram with an Iei secondary number (Drone/exit number, card/check number),  
en  
ck

number is inputted into a gateway manually. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed by to the merchant and end user/payer or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Fig: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number or bundled number and amount integrate on the remote electronic financial apparatus, electric checkbook apparatus (check)/card and or Iei Network, with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

~~Advantages: Disposable Financial Tools (DFT), their working lives are valid for a single use only to its unique number. When used, the secondary numbers automatically altered or lock from active duty on the private network and or banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat fraud, identity theft and financial terrorism. If for some reason a DFT is fraudulently used, it is limited to a single use or purchase only. Disposable financial tools carry's unique number that other end user wouldn't have. If you used a DFT and someone gets the exit (Done) number and your pin number, it would be imposible to reproduce one with the following number. Done (exit numbers) does not run in numeral order unlike conventional check numbers. The serial and ATV number are used with Checkact to lock and unlock DFT. DFT have many advantages over a conventional credit card and check. The only advantage of a credit card is a single card for multiple usage. That makes it venerable for identity theft. A Credit card has many disadvantages. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for something he never order or purchase. Merchants with this type of power over credit cards holders can run up someone credit to the Maximum. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untill the account is run out of credit and put your credit in financial disaster, or until~~

he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funds. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be forged. But with Disposable Financial Tools (DFT) the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using Checkact which allowed you to lock or unlock a DFT. Conventional credit card and check does not have such privilege. DFT can be issue as an independent financial system or with a checking, saving, credit or any financial account. An electronic check with only the its magnetic strip scanned and not the entire check. An electronic check that does not display the its check number. Check is process and approved in front of the payer. A check that cannot be bounce or bounce free. Gift card system that comes pre-issued, giving the account holder the power and privilege to write his own gift card receptions name and amount 24x7 on gift cards without the help or making a request to the issuer to do so. A Web card or IEL card that does not carry an issuer routing number and or the end user account number. A portable electronic apparatus with and or without remote function, carrying embedded unique numbers for saving, credit card, check book/check numbers and other financial account numbers, and none financial accounts that can also displayed on said device that cannot be duplicated. An electronic check that does not reveal account number and or issuer routing number.

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would find various modifications to the embodiment, it is understood that the illustration and example has clearly describe the scope and spirit of the invention without limitation.